

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) In a transaction management and financial services system configured to communicate between a server and at least one remote device via a network, a method comprising:
  - providing a screen display indicating an affiliation with a referring party;
  - receiving a referral from the referring party, the referral including information regarding any one of a financing-seeking party that has been declined by the referring party, a transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party;
  - receiving commercial transaction information associated with the referral;
  - storing the information regarding the referral and the received commercial transaction information in a storage device;
  - determining whether the referral satisfies system-based parameters;
  - if the referral satisfies system-based parameters, determining whether the system already has sufficient information to engage the referral;
  - if the system has sufficient information, engaging the referral; and
  - if the referral becomes engaged, establishing an account for the referral;
  - providing operations which can be performed by the referral, the operations associated with managing a commercial transaction;
  - capturing data access information associated with what data is accessed by the referral using the provided operations;
  - forming a profile for the referral that includes the captured data access information; and
  - storing the formed profile in the storage device.
2. (Original) The method of claim 1, wherein the referral is received from a credit processing center of a financial institution.
3. (Currently amended) The method of claim 1, wherein the referral is received from any one of a centralized processing center of a financial institution, a centralized

underwriting center of a financial institution, a financial institution, and an electronic commerce site.

4. (Canceled)

5. (Previously presented) The method of claim 1, if the referral party does not satisfy system-based parameters, further comprising forwarding information regarding the referral to a third party.

6. (Canceled)

7. (Canceled)

8. (Currently amended) The method of claim [[7]] 1, wherein the commercial transaction information comprises any one of invoices, purchase orders, shipping documentation, check copies, check remittance information, credit memos, time tickets, and other documentation associated with commercial transactions.

9. (Previously presented) The method of claim 1, where there is not sufficient information to engage the referral, further comprising obtaining additional information from the referral.

10. (Previously presented) The method of claim 1, where there is sufficient information to engage the referral and the referral is a financing-seeking party, further comprising providing a proposal for financing to the financing-seeking party.

11. (Original) The method of claim 10, further comprising receiving a response to the proposal from the financing-seeking party.

12. (Original) The method of claim 11, if the received response is a rejection of the provided proposal, further comprising providing an alternative financing proposal.

13. (Canceled)

14. (Currently amended) The method of claim 1, ~~further comprising receiving~~ wherein the commercial transaction information is received from the referral.

15. (Currently amended) The method of claim 14, wherein ~~the step of~~ receiving the commercial transaction information comprises receiving electronic commercial transaction information, receiving paper-based commercial transaction information, converting the paper-based commercial transaction information into an electronic format, and storing the received commercial transaction information in ~~the a~~ a central server computer.

16. (Currently amended) The method of claim 15, wherein the account is established within a ~~the marketplace comprises comprising~~ buyers and sellers.

17. (Original) The method of claim 16, wherein the marketplace comprises a centralized repository of commercial transaction information for buyers and sellers.

18. (Canceled)

19. (Currently amended) The method of claim [[18]] 16, wherein the provided operations which can be performed within the marketplace and comprise any ~~one~~ of trade credit underwriting, ~~commercial transaction management~~, financing, and modification and customization of a screen display at a remote device in communication with the server.

20. (Currently amended) The method of claim 19, wherein trade credit underwriting comprises any ~~one~~ of receiving a request to approve a buyer for trade credit; responding to the request by analyzing the buyer for trade credit eligibility; obtaining additional information on the buyer, where there is insufficient information to analyze the buyer for trade credit eligibility; and making a recommendation to the requesting party as to the eligibility of the buyer for trade credit.

21. (Currently amended) The method of claim 20, wherein the additional information may include information obtained from any ~~one~~ of the buyer seeking trade credit approval and external information sources.

22. (Currently amended) The method of claim 21, wherein the information received from the buyer comprises any ~~one~~ of length of time in business, number of employees, industry, sales size, credit references, banking references, type of business, financial information, and other buyer information.

23. (Currently amended) The method of claim 21, wherein the external information sources comprise any ~~one~~ of banks; suppliers; credit agencies; identification verification companies; local, state, federal, and international governments; and information gathering firms.

24. (Currently amended) The method of claim 23, wherein the external information from banks comprises any ~~one~~ of information on credit facilities to the buyer seeking trade credit approval, average size of bank balances, performance histories including overdraft frequency, credit facility default history, and other banking records relating to the buyer seeking trade credit approval.

25. (Currently amended) The method of claim 23, wherein the external information from suppliers comprises any ~~one~~ of information on the length of their relationship with the buyer seeking trade credit approval, average credit extended to the buyer seeking trade credit approval, payment performance history of the buyer seeking trade credit approval, products sold to the buyer seeking trade credit approval, degree of satisfaction with the performance of the buyer seeking trade credit approval, and other information concerning their relationship with the buyer seeking trade credit approval.

26. (Currently amended) The method of claim 23, wherein the external information from credit agencies comprises any ~~one~~ of length of time in business, number of

employees, industry, sales size, bank of record, secured party information, payment performance history, type of business, financial information, organizational history, owner biographical information, and other buyer information.

27. (Original) The method of claim 23, wherein the external information from identification verification companies comprises authentication of buyer identity.

28. (Currently amended) The method of claim 23, wherein the external information from local, state, federal, and international governments comprises any one of corporate documents including articles of incorporation, corporate filing documents, information containing identification of the officers of the company, information contained within SEC filing documents, and other information available through various governments.

29. (Currently amended) The method of claim [[19]] 1, wherein managing the commercial transaction ~~management~~ comprises any one of aggregating commercial transaction information including images to a central server computer; providing access to ancillary commercial transaction information through the central server computer to facilitate management, maintenance, and conclusion of commercial transactions; enabling external users to access the central server computer to modify commercial transaction information, to electronically reconcile modifications of commercial transaction information with an accounting system located at a remote device, to conclude and electronically reconcile commercial transaction information with an accounting system located at a remote device; receipt and application of electronic and paper-based payment; storing payment information, including images, within the central server computer; and facilitating the management and collection of payments; allowing buyers and seller to electronically reconcile payment information with an accounting system located at a remote device.

30. (Currently amended) The method of claim 29, wherein the ancillary commercial transaction information comprises any one of electronic shipping information, bank account information, and other information necessary to manage, maintain, and conclude commercial transactions.

31. (Original) The method of claim 29, wherein the step of aggregating commercial transaction information comprises linking commercial transaction information to the associated commercial transaction and accounts of a buyer and seller that are parties to the commercial transaction.

32. (Original) The method of claim 29, wherein commercial transaction management further comprises providing dispute resolution, comprising the steps of:

receiving dispute information related to an invoice, the dispute information including information identifying the disputed invoice, the invoice having an invoice issuer and an invoice recipient;

communicating the dispute information to the invoice issuer; and

providing for communication between the invoice issuer and the invoice recipient to facilitate resolution of the dispute.

33. (Original) The method of claim 29, further comprising providing access to commercial transaction documentation to both the buyer and the seller, commercial transaction documentation including commercial transaction information and ancillary commercial transaction information.

34. (Currently amended) The method of claim 19, wherein financing comprises any one of receiving information regarding a financing seeking party; where there is sufficient information to make a proposal, making a proposal to provide financing to the financing seeking party; where there is not sufficient information to make a proposal, obtaining additional information; and if the proposal is declined, providing an alternative financing proposal.

35. (Currently amended) The method of claim 34, wherein sufficient information comprises any one of financial information of the financing-seeking party, articles of incorporation of the financing-seeking party, customer list of the financing-seeking party, vendor list of the financing-seeking party, organizational history of the financing-seeking party, detailed lists of assets and liabilities of the financing-seeking party, number of employees of the financing-seeking party, industry of the financing-seeking party, type of business of the financing-seeking party, key employee biographies and responsibilities of the financing-seeking party, and other information on the financing-seeking party.

36. (Canceled)

37. (Currently amended) The method of claim [[36]] 1, wherein the captured data access information ~~account activity information~~ can be information regarding any one of advance requests, over advance requests, credit availability, and communications with financing seeking party.

38. (Currently amended) The method of claim 19, wherein ~~the operations performed within the marketplace result in the gathering of information which is captured to form a profile for a specific user, the specific user including~~ referral includes any one of a specific company user and a specific individual user.

39. (Currently amended) The method of claim 38, wherein the profile comprises information of ~~what data is accessed by the specific user and associated with~~ how the a display of data on the screen display is modified by the specific user ~~referral~~.

40. (Currently amended) The method of claim 38, wherein the profile further comprises information gathered during any one of the operations of trade credit underwriting, ~~commercial transaction management, and financing.~~

41. (Currently amended) The method of claim 38, further comprising customizing a look and feel of the screen display based on the profile established for the ~~specific user~~ referral.

42. (Currently amended) The method of claim [[41]] 1, wherein ~~the~~ a look and feel of a screen display furthers brand exposure of the referring party.

43. (Currently amended) The method of claim [[41]] 1, wherein ~~the~~ a look and feel of a screen display comports with ~~the~~ a brand image of the referring party, whereby an impression is created that the operations of the transaction management and financial services system are being performed by the referring party.

44. (Currently amended) The method of claim [[41]] 1, wherein ~~the~~ a look and feel of a screen display comports with ~~the~~ a brand image of the referring party, whereby an impression is created that the operations of the transaction management and financial services system are being performed in affiliation with the referring party.

45. (Currently amended) The method of claim 38, further comprising customizing the content of the screen display based on the profile established for the specific-user referral.

46. (Currently amended) The method of claim 38, further comprising customizing advertisements provided on the screen display based on the profile established for the specific-user referral.

47. (Original) The method of claim 46, wherein the advertisements are specific to the referring party.

48. (Currently amended) The method of claim 38, further comprising customizing the presentation of referring party products and services to the screen display based on the profile established for the specific-user referral.

49. (Original) The method of claim 38, wherein the profile comprises attributes determined by an external party.

50. (Currently amended) The method of claim 49, wherein the external party comprises any ~~one~~ of an advertiser, referring party, financial institution, and any corporate entity.

51. (Currently amended) The method of claim 49, further comprising providing a means for any ~~one~~ of accessing, analyzing, interpreting, modifying, and retrieving attributes of the profile.

52. (Original) The method of claim 38, wherein the profile comprises system-defined attributes.

53. (Canceled)

54. (Previously presented) The method of claim 1, wherein the screen display is wholly representative of the referring party.

55. (Canceled)

56. (Currently amended) A system configured to provide transaction management and financial services and to communicate between a server and at least one remote device via a network, the system comprising:

means for providing a screen display indicating an affiliation with a referring party;

means for receiving a referral from the referring party, the referral including information regarding any one of a financing-seeking party that has been declined by the referring party, a transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party;

means for receiving commercial transaction information associated with the referral;

means for storing the information regarding the referral and the received commercial transaction information in a storage device;

means for determining whether the referral satisfies system-based parameters;

if the referral satisfies system-based parameters, means for determining whether the system already has sufficient information to engage the referral;

if the system has sufficient information, means for engaging the referral;  
and

if the referral becomes engaged, means for establishing an account for the referral;

means for providing operations which can be performed by the referral, the operations associated with managing a commercial transaction;

means for capturing data access information associated with what data is accessed by the referral using the provided operations;

means for forming a profile for the referral that includes the captured data access information; and

means for storing the formed profile in the storage device.

57. (Currently amended) A computer program product comprising computer readable program code for handling declinations, the program code in the computer program product comprising:

first the computer readable program code configured to:

provide a screen display indicating an affiliation with a referring party;

receive a referral from the referring party, the referral including information regarding any one of a financing-seeking party that has been declined by the referring party, a transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party;

receive commercial transaction information associated with the referral;

store the information regarding the referral and the received commercial transaction information in a storage device;

determine whether the referral satisfies system-based parameters;

if the referral satisfies system-based parameters, determine whether the system already has sufficient information to engage the referral;

if the system has sufficient information, engage the referral; and

if the referral becomes engaged, establish an account for the referral;

provide operations which can be performed by the referral, the operations associated with managing a commercial transaction;

capture data access information associated with what data is accessed by the referral using the provided operations;

form a profile for the referral that includes the captured data access information;  
and

store the formed profile in the storage device

second computer-readable program code for storing the information regarding the referral in a storage device.

58. (Previously presented) The method of claim 1, further comprising:

evaluating the referral to determine whether the referral meets system-determined underwriting criteria, the system-determined underwriting criteria being variables used to determine whether the services and products of the system meets the needs of the referral; and

if the referral does not meet system-determined underwriting criteria, seeking an alternative provider for the referral.

59. (Original) The method of claim 58, wherein the step of seeking an alternative provider for the referral comprises communicating application information on the referral to potential alternative providers; and receiving bids from potential alternative providers and communicating bids to the referral.



60. (Original) The method of claim 58, wherein the step of seeking an alternative provider for the referral comprises receiving bids from potential alternative providers; selecting a bid from the received bids; and communicating the selected bid to the referral as a system-branded bid.

61. (Original) The method of claim 58, wherein the step of seeking an alternative provider for the referral comprises matching application information for the referral to underwriting guidelines of a plurality of alternative financing providers and determining whether one or more matches exist.

62. (Original) The method of claim 61, further comprising notifying the alternative provider and the referral of the match.

63. (Original) The method of claim 62, wherein the match is provided on a private label basis, reflecting the brand of the transaction management and financial services system and the referring party.

64. (Original) The method of claim 62, wherein the match is provided on a co-branded label basis, reflecting the brand of the transaction management and financial services system and the alternative provider.

65. (Canceled)

66. (Original) The method of claim 62, wherein the match reflects only the brand of the referring party.

67. (Original) The method of claim 1, further comprising:

compiling a list of names and information associated with providers of commercial transaction management services; and

communicating the list associated with providers of commercial transaction management services for presentation at a remote device.

68. (Canceled)